



QBE UNDERWRITERS

E&S HOMEOWNERS PROGRAM

Available in FL, TX

Coverage Limits

Max TIV: \$3M

Coverage A	\$350,000 - \$3,000,000
Coverage B	Up to 40% of Coverage A
Coverage C	Up to 50% of Coverage A
Coverage D	Up to 30% of Coverage A
Coverage E	\$100K, \$300K, \$500K

*subject to minimums

Deductibles

AOP	\$2.5K - \$50K
Wind/Hail	Varies depending on location of risk
Tropical Cyclone	Varies depending on location of risk

Construction

- **Year of Construction** - Minimum YOC: 1980
- **Construction Type** - Risks with wood construction within 20 miles of the coast are ineligible

Roof Eligibility

Roof Type	RCV	RMPS
Asphalt	<10 years	10 - 25 years
Hurricane Rated Shingles	<15 years	15 - 25 years
Wood Shingles	< 15 years	15 - 25 years
Metal	< 25 years	25 - 40 years
Clay / Concrete Tiles	<25 years	25 - 40 years
Built Up / Rolled / Flat Roof	<15 years	15 - 25 years

*Risks with solar panels are permissible but Coverage for Solar Panels will be limited to \$5,000

Fees & Pay Plans

- **Pay Plans:** Full-Pay or [Monthly](#)
- **Payment Methods:** EFT, Debit and all major credit cards.
- 3% CC fee applied to total amount due for new business and renewals. Excludes monthly.



Review our [E&S Pocket Guide](#) for more on MEP, Diligent Effort, Payments, Fees and other FAQs.

Optional Coverages

- **Additional Replacement Cost** - 25%
- [Identity Fraud](#)
- [Limited Fungi / Property Limit](#) - Up to \$25K
- **Mechanical Breakdown** - \$25K
- [Ordinance or Law](#) - 10%
- [Water Backup](#) - \$5K, \$10K

Water Sublimit (FL Only)

Water damage sub-limit of \$25,000 to apply in Florida unless a full automatic water shut-off system has been installed and evidence provided, then full coverage can be offered.

Loss History

- Risks with water damage, theft, or mysterious disappearance claims >\$10K are ineligible.
- Risks with any liability claims are also ineligible

Assignment of Benefits (AOB)

Restrictions apply. See policy for details.

Anti-Public Adjuster Endorsement

See policy for details.

Discounts

- [Alarm System & Fire Protective Devices](#)
- [Smart Water Monitoring](#)
- [Claims Free](#) - Must be claims free for 3 years prior
- [Secured Community](#) - Gated, single entry, or patrolled community. No seasonal/secondary homes.
- [Building Code Effectiveness Grade](#)
- [Wind Mitigation Credit](#) - Wind Mit Inspection or any other comparable inspection/report required to be kept on file by agent if change is made to default rating.

Minimum Earned Premium

Policies are subject to a 25% minimum earned premium, which increases to 50% if the policy is in effect at any point during wind season (June 1st to November 1st)

Signed Apps Required



Know when to pass. These risks are not eligible for coverage in the QBE program.



OCCUPANCY

- Insureds with arson or fraud convictions, any history of bankruptcy, foreclosure, repossession, whether discharged or not
- Dwellings with day-care or assisted living operations unless liability is excluded
- Risks in foreclosure proceedings
- Multi-family - More than 3 family dwellings
- Student rentals/dwellings rented to students
- Insureds with high profile occupations (entertainers, actors, athletes, musicians, and political figures)
- Dwellings with more than 2 mortgages

ROOF

- Metal or Clay Tiles or Concrete Tiles > 40 years
- All other > 25 years
- Dwellings with poor roof condition including roofs with unrepaired damage or in poor state of repair
- Risks where the roof has been internally treated with spray foam insulation
- Risks with non-standard roof coverings such as Thatched Roofs, Natural 'Green' Roofs or Roofs where more 25% is covered in solar panels
- Risks with a solar roof including Tesla Roofs and properties with Tesla batteries or parts.
- Any risks with a wood shake shingle roof

CLAIMS

- Any open claims
- Any water damage, theft, mysterious disappearance claim > \$10k
- Any liability claim

STRUCTURE

- Dwellings with Asbestos or Chinese Drywall
- Homes with pools that do not meet local code requirements, unless liability is excluded
- Dwellings with lead paint
- Mobile homes
- COC risks/structural work/renovations
- Risks with EIFS
- Farms, ranches, or risks with over 10 acres of land
- Risks on barrier islands
- Risks with commercial exposure
- Risks for sale over a 12 month period
- Risks with wood construction within 20 miles of the coast
- Homes more than 2/3 frame construction
- Homes with YOC 1979 and older

ELECTRICAL / PLUMBING / HEATING

- Any risk that has less than 100 amp circuit breaker service in any single electrical panel is ineligible for coverage
- Any risk that has any single B&C Kearney, Challenger, Federal Pacific Electric Stab-Lok, or Zinsco electrical panel(s) or breakers, regardless of amperage
- Any risk that has cloth wiring
- Any risk that has aluminum wiring (However, what is permissible is when Aluminum wiring AA 8000 series is used as a utility connection as the main feeder to the property)
- Any risk that has any knob and tube wiring
- Any risk that has any fuses
- Any risk that has cast iron, galvanized steel, lead, or polybutylene piping/plumbing, unless for wastewater only
- Dwellings with wood stoves as primary heat

Check with us first. You'll need underwriting approval before binding these risks.

- Lapse in coverage over 60 days
- Prior cancellation or non-renewal for UW reasons (excluding exposure management or non-pay)
- Modular homes
- Homes in the name of a [Trust or LLC](#)
- Prior liability or fire loss at any location

Home Inspections. For added reassurance, we inspect every property we insure.

- **Exterior Inspections:** We'll send out a Swyfft inspector. Insureds do not have to be home.
- **Interior Inspections:** Required for all risks 10 years and older, and/or has a Cov A \$750K or greater.
- Insured will receive a phone call to schedule inspection within 24-48 hours.

[Learn more about our home inspection programs.](#)

Contact a Team Member

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